

Prepared by: Roger A. Stone, Atty.
200 Jefferson, Suite 1000
Memphis, TN 38103
901-528-1111

WARRANTY DEED

THIS INDENTURE, made and entered into this the 27th day of January, 1998, by and between **First Security Bank**, grantor(s), and **James R. Wheeler and wife, Gloria A. Wheeler**, tenants by entirety with right of survivorship and not as tenants in common, grantee(s).

WITNESSETH

That for and in consideration of \$10.00 and other consideration as herein after expressed, grantor has bargained and sold and does hereby bargain, sell, convey and confirm unto grantee the real estate situated in DeSoto County, Mississippi and described as follows:

Lot 40, Oak Ridge Subdivision, situated in Sections 34 and 35, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat recorded in Plat Book 50, at Page 14, in the office of the Chancery Clerk of Desoto County, Mississippi.

Together with all right, title and interest of grantor in and to any strips or gores of land adjoining the premises above described.

To have and to hold the aforesaid real estate together with all appurtenances and hereditaments thereunto belonging or in any wise appertaining unto grantees, its successors and assigns in fee simple forever.

The grantors do hereby covenant with grantees that it is lawfully seized in fee of said real estate; that it has good right to sell and convey the same; that same is unencumbered except for subdivision restrictions, building line restrictions, and easements of record; to which encumbrances the grantees take subject to, without recourse, and grantor warrants the title against all persons claiming under it and none other.

IN WITNESS WHEREOF, the grantors has caused this instrument to be executed by and through its duly authorized officers as of the day and year first written.

FIRST SECURITY BANK

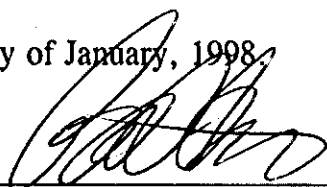
BY: 

TITLE: BRANCH President

STATE OF TENNESSEE
COUNTY OF SHELBY

BEFORE me, a Notary Public of the State and County aforesaid, personally appeared R. P. Dorr, Jr. with whom I am personally acquainted, and who, upon oath, acknowledged himself to be the branch president of **First Security Bank**, the within named bargainor, and that he as such branch president being authorized so to do, executed and delivered the foregoing instrument for the purpose therein contained, by signing the name of the company by himself as branch president.

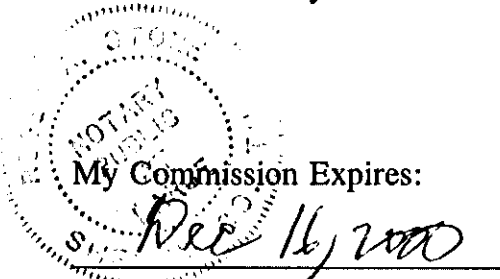
WITNESS my hand and seal this 27th day of January, 1998


Notary Public

STATE MS - DESOTO CO.
JAN 30 10 04 AM '98

My Commission Expires:

BK 328 PG 187
W.E. DAVIS CH. CLK.



PROPERTY ADDRESS: Lot 40, Oak Ridge Subdivision, Olive Branch, MS
PARCEL NUMBER: 1068-3484.4-00040.00

Grantor's Address:

First Security Bank
P. O. Box 849
Olive Branch, MS 38654
601-895-1994

Grantees' Address:

James R. and Gloria A. Wheeler
9020 Neil Street
Olive Branch, MS 38654
hm - 601-895-7062
wk - 901-544-3675

gn/wheelerwd